



AF
JFW

**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3694
PATENT**

Attorney Docket No.: 09282.0048-00
SAP Reference No.: 2003P00354 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	Group Art Unit: 3694
Andreas MAU)	
)	
Application No.: 10/619,748)	Examiner: Martin A. Gottschalk
)	
Filed: July 15, 2003)	
)	Confirmation No.: 7407
For: REAL-TIME BENEFITS SERVICE)	
MARKETPLACE)	

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER FINAL

In reply to the Final Office Action mailed February 9, 2007, the period for response extending through May 9, 2007, and pursuant to 37 C.F.R. § 1.116, Applicant proposes that this application be amended as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.